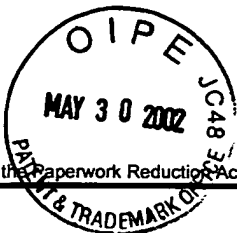


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PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

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	Filing Date	10/17/2000	
	First Named Inventor	Jeff Eder	
	Group Art Unit	2161	
	Examiner Name		
Total Number of Pages in This Submission	11	Attorney Docket Number	

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Preliminary amendment <i>Return receipt postcard</i>
Remarks		RECEIVED JUN 04 2002 Technology Center 2100

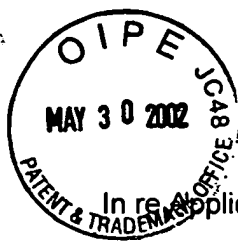
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Firm or Individual name	Jeff Eder
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Date	05/24/2002

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Jeff S. Eder
Serial No. 09/688,982
Filed: October 17, 2000
For: AN AUTOMATED ON-LINE RISK
TRANSFER SYSTEM

Examiner:
Art Unit: 2161

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PRELIMINARY AMENDMENT

Assistant Commissioner for Patents
Box Non-Fee Amendment
Washington, DC 20231

Sir:
Prior to examination of the above-referenced application, the Applicant respectfully requests the Examiner to enter the following amendments.

IN THE SPECIFICATION

The Applicant respectfully requests the Examiner to enter the following amendments.

On page 87, line 29, please change "in block 618 analyzes the" to --in block 618 analyzes the loss and determines if a payment for the loss is required. If a payment is required, then the software in block 618 initiates an electronic transfer to a block 510. If a payment is not required, then the software in block 618 sends a notice to that effect is sent to the user (20) via a network (45). --.

al

IN THE CLAIMS

The Applicant respectfully requests the Examiner to enter the following amendments. Please amend claims 1 -5 and add claims 6 - 82.